

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A system for purchasing goods or services from a vendor, comprising:

- a) a plurality of prepaid credit cards each having a unique identification number and a monetary value printed on its face;
- b) storage means for storing said identification numbers and said monetary value for each of a plurality of prepaid credit cards;
- c) computing means for approving or disapproving a sale; ~~and~~
- d) communication means for transmitting and receiving between said computing means and said vendor said identification number and a charge cost, said charge cost being comprised of a price for said goods or services; and
- e) said identification number further including a mark indicating card buyer status, said card buyer status being selected from the group consisting of minor and adult;

whereby a customer using said prepaid credit card is enabled to anonymously purchase said goods or services.

Claim 2 (original): A system as recited by claim 1, wherein said identification number is embossed on said credit card.

Claim 3 (original): A system as recited by claim 1, wherein said identification number is encoded in a magnetic strip on said credit card.

Claim 4 (cancelled).

Claim 5 (currently amended): A method of payment for goods or services, comprising the steps of:

- a) purchasing a prepaid credit card of a predetermined value from a first vendor, said credit card having a unique identification number and having been issued by an issuing institution;
- b) issuing an identification number that includes a mark indicating card buyer status, said card buyer status being selected from the group consisting of minor and adult;
- c) presenting said prepaid credit card to a second vendor for payment of a charge cost composed of a price for said goods or services;
- d) transmitting said identification number and said charge cost to said issuing institution;
- e) deducting said charge cost from said predetermined value, if said predetermined value equals or exceeds said charge cost;
- f) transmitting sale approval to said second vendor, if said predetermined value equals or exceeds said charge cost; and
- g) transmitting sale disapproval to said second vendor, if said predetermined value does not equal or exceeds said charge cost,

whereby a customer is able to anonymously purchase said goods or services.

Claim 6 (original): A method as recited by claim 5, wherein said identification number is embossed on said credit card.

Claim 7 (original): A method as recited by claim 5, wherein said identification number is encoded in a magnetic strip on said credit card.

Claim 8 (currently amended): A method of payment for goods or services, comprising the steps of:

- a) issuing a plurality of prepaid credit cards of various predetermined values, said credit cards each having a unique identification number and being issued by an issuing institution, said unique identification number further including a mark indicating card buyer status, said card buyer status being selected from the group consisting of minor and adult;
- b) recording said identification number of each credit card with a corresponding predetermined value;
- c) distributing said credit cards to a plurality of first vendors;
- d) selling said credit cards at said predetermined value to customers, said selling being effected by said first vendors;

- e) purchasing a prepaid credit card of a predetermined value from one of said first vendors, said purchasing being effected by said customer;
- f) paying said issuing institution said predetermined value minus a sales commission;
- g) presenting said prepaid credit card to a second vendor for payment of a charge cost comprised of a price for said goods or services;
- h) transmitting said identification number and said charge cost to said issuing institution, the transmitting being effected by said second vendor;
- i) deducting said charge cost from said predetermined value, if said predetermined value equals or exceeds said charge cost;
- j) transmitting sale approval to said second vendor, if said predetermined value equals or exceeds said charge cost;
- k) transmitting sale disapproval to said second vendor, if said predetermined value does not equal or exceeds said charge cost; and
- l) paying said issuing institution a commission on said sale, whereby a customer using said prepaid credit card is enabled to anonymously purchase said goods or services.

Claim 9 (currently amended): A system as recited by claim 1, wherein ~~each of said plurality of prepaid credit cards is disposed of after~~ said monetary value printed on

said face of each of said credit cards is non-renewable and cannot be renewed after said monetary value is exhausted.

Claim 10 (new): A system as recited by claim 1, wherein each of said plurality of prepaid credit cards is packaged in a sealed shrink-wrap packaging prior to opening.

Claim 11 (new): A system as recited by claim 1, wherein said monetary value of each of said plurality of prepaid credit cards is not more than an amount of one hundred dollars.